

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: GWOZDZ, MARY F

§ Case No. 04-40644

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court
Dirksen Federal Courthouse
219 S Dearborn Street, 7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 02:00pm on 07/23/2010 in Courtroom B, Lake County Courthouse, Park City Branch Court
301 Greenleaf Avenue
Park City, IL 60085-5725.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/02/2010

By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: GWOZDZ, MARY F

§ Case No. 04-40644

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 265,188.53
and approved disbursements of \$ 255,873.26
leaving a balance on hand of ¹ \$ 9,315.27

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>JOHN E. GIERUM</u>	\$ <u>5,000.00</u>	\$ _____
Attorney for trustee _____	\$ _____	\$ _____
Appraiser _____	\$ _____	\$ _____
Auctioneer _____	\$ _____	\$ _____
Accountant <u>Lois West, Popowcer</u>		
<u>Katten, Ltd.</u>	\$ <u>817.00</u>	\$ _____
Special Attorney for trustee _____	\$ _____	\$ _____
Charges, <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
Fees, <u>United States Trustee</u>	\$ _____	\$ _____
Other _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 29,850.65 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.7 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
1	Citibank South Dakota NA	\$ 1,169.05	\$ 136.99
2	Discover Bank	\$ 11,842.39	\$ 1,387.61
3	THE FAMILY STRESS CLINIC, LTD.	\$ 315.00	\$ 36.91
4	Citibank South Dakota NA	\$ 14,713.08	\$ 1,723.98
5	Monogram Credit Card Bank of Georgia	\$ 1,811.13	\$ 212.22

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JOHN E. GIERUM
Trustee

JOHN E. GIERUM
SUITE 1015
9700 WEST HIGGINS ROAD
ROSEMONT, IL 60018
(847) 318-9130

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 6

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 04-40644

User: dpruitt
Form ID: pdf006

Page 1 of 1
Total Noticed: 24

Date Rcvd: Jun 03, 2010

The following entities were noticed by first class mail on Jun 05, 2010.

db +Mary F Gwozdz, 2143 North Aster Place, Round Lake Beach, IL 60073-4046
aty +Joseph E Cohen, Atty, Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600
tr +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,
Rosemont, IL 60018-4712
8645243 AURORA HEALTH CARE, St. Lukes Medical Center, P. O. Box 341100, Milwaukee, WI 53234-1100
8645244 BANK ONE, Cardmember Service, P. O. Box 15548, Wilmington, DE 19886-5548
8645245 BP AMOCO, P. O. Box 9014, Des Moines, IA 50368-9014
8645247 CITI CARDS, P. O. Box 6077, Sioux Falls, SD 57117-6077
8645248 COUNTRYWIDE HOME EQUITY, P. O. Box 660625, Dallas, TX 75266-0625
8645249 COUNTRYWIDE HOME LOANS, P. O. Box 660694, Dallas, TX 75266-0694
8858922 +Citibank South Dakota NA, Assoc BP Amoco Payment Center, 4300 Westown Parkway,
West Des Moines IA 50266-1266
8900858 +Citibank South Dakota NA, Exception Payment Processing, PO Box 6305,
The Lakes NV 88901-6305
8645252 +ER MED SC, 7071 South 13th Street, #104, Oak Creek, WI 53154-1466
8645253 EXXON MOBIL SERVICES, Monogram Cr.Card Bank of Georgia, P. O. Box 103031, Roswell, GA 30076
8645254 GREAT LAKES PATHOLOGIST, SC (SLS), P. O. Box 78420, Milwaukee, WI 53278-0420
8645255 +HARRIS BANK BARRINGTON, N.A., P. O. Box 6201, Carol Stream, IL 60197-6201
8645257 +LAKE COUNTY MEDICAL GROUP, Dr. Neyma, Amato and Chiou, 157 N. Seymour Avenue,
Mundelein, IL 60060-2304
8645258 +MEADOWS CREDIT UNION, 3350 West Salt Creek Lane, Suite 100,
Arlington Heights, IL 60005-5004
8645259 +THE FAMILY STRESS CLINIC, LTD., Dr. Frances Pacheco, 1641 N. Milwaukee Avenue,
Libertyville, IL 60048-1350

The following entities were noticed by electronic transmission on Jun 03, 2010.

8645246 Fax: 602-221-4614 Jun 03 2010 23:02:25 CHASE AUTOMOTIVE FINANCE, P. O. Box 15700,
Wilmington, DE 19886-5700
8645251 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 04 2010 02:19:49 DISCOVER CARD,
P. O. Box 15316, Wilmington, DE 19850
8645250 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 04 2010 02:19:49 DISCOVER CARD,
P. O. Box 3008, New Albany, OH 43054-3008
8870696 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 04 2010 02:19:49 Discover Bank,
Discover Financial Services, PO Box 8003, Hillard OH 43026
8645256 E-mail/PDF: cr-bankruptcy@kohls.com Jun 04 2010 02:25:28 KOHL'S, P. O. Box 2983,
Milwaukee, WI 53201-2983
8915306 +E-mail/PDF: gecsed@recoverycorp.com Jun 04 2010 02:32:39
Monogram Credit Card Bank of Georgia, DBA Mobil, 25 S.E. 2nd Avenue, Suite 1120,
Miami, Florida 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2010

Signature:

